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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/751,900	12/29/2000	Hartley C. Starkman	60709-00011	9152
7590	05/10/2005		EXAMINER	
John S. Beulick Armstrong Teasdale LLP One Metropolitan Sq., Suite 2600 St. Louis, MO 63102				PATEL, JAGDISH
		ART UNIT		PAPER NUMBER
		3624		

DATE MAILED: 05/10/2005

Please find below and/or attached an Office communication concerning this application or proceeding.

<b>Office Action Summary</b>	Application No.	Applicant(s)
	09/751,900	STARKMAN, HARTLEY C.
Examiner	Art Unit	
JAGDISH PATEL	3624	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

#### Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

#### Status

1) Responsive to communication(s) filed on 17 July 2004.  
 2a) This action is FINAL.      2b) This action is non-final.  
 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

#### Disposition of Claims

4) Claim(s) 1-31 is/are pending in the application.  
 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.  
 5) Claim(s) \_\_\_\_\_ is/are allowed.  
 6) Claim(s) 1-31 is/are rejected.  
 7) Claim(s) \_\_\_\_\_ is/are objected to.  
 8) Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

#### Application Papers

9) The specification is objected to by the Examiner.  
 10) The drawing(s) filed on \_\_\_\_\_ is/are: a) accepted or b) objected to by the Examiner.  
 Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
 Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).  
 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

#### Priority under 35 U.S.C. § 119

12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).  
 a) All    b) Some \* c) None of:  
 1. Certified copies of the priority documents have been received.  
 2. Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.  
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

#### Attachment(s)

1) <input type="checkbox"/> Notice of References Cited (PTO-892)	4) <input type="checkbox"/> Interview Summary (PTO-413)
2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)	Paper No(s)/Mail Date. _____
3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08) Paper No(s)/Mail Date _____	5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152)
	6) <input type="checkbox"/> Other: _____



**DETAILED ACTION**

1. This communication is in response to amendment filed 1/21/05.

***Response to Amendment/Remarks***

2. Claims 1-31 are currently pending. Independent claims 1, 7, 15 have been amended.
3. Rejection under 35USC 101 and 35 USC 112(first, second) have been withdrawn.
4. The pending claims contain certain deficiencies which render them indefinite under 35 USC 112(second). (See discussion below) .

***Claim Rejections - 35 USC § 112***

5. Claims 1-31 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.
6. The following analysis of independent claim 1 identifies deficiencies present in the claim which also applies to all independent claims.
7. Since payment behavior is abstract parameter (expressed in non quantitative manner) it cannot be mathematically combined with parameters expressed in numerical terms such as "roll-rates". Therefore the limitations "payment behavior" applied in the claim renders the claim as a whole indefinite. Please specify quantitative measure indicative of the behavior which is combined with other numerical

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parameters (i.e. parameters expressed in numbers suitable in mathematical operations). For instance, the borrower's behavior after initiating the collection strategy can only be compared to the predicted behavior if expressed in some normalized manner (e.g. expressed numerically). Even if the comparison may be accomplished without numerical expression, the mathematical operation required in prediction of the roll rate (a measure of loans in a portfolio moving from one delinquency status to another status) require that the payment behavior be expressed in terms of a quantifiable parameters expressed in a numerical terms.

8. Use of terms "may be" renders the claim indefinite. See for example line 7, claim 1 which recites "may be utilized...". Although the limitation following the term "may be" is only intended use of the limitation "a plurality of collection strategies" it is recommended that the claimed be amended to remove the resulting indefiniteness.
9. The claim recites step of "comparing the borrower's payment after initiating the at least one collection strategy to the predicted payment behavior of the borrower". However, there is no outcome of the comparison recited not any utility of the comparison recited.
10. Since the predicted roll rate is only based upon
  - a payment history of each loan including payment behavior after initiating the collection strategy
  - the calculated amount generated and the expense incurred
  - the calculated probability that an event will occur and none of this parameters indirectly depend on the predicted payment behavior, it is unclear the purpose of limitations reciting "predicting a payment behavior" and "generating delinquency moving matrices".

And

11. The step of predicting roll rate is performed for "each loan in the group of the loans based upon payment history of each loan" whereas the behavior determined is applicable to a single borrower and the collection strategy applied to only a single loan. Also the amount and expense and the probability calculations are applied only to a single loan.

Appropriate corrections and/or detailed explanation for each of the deficiency described above are required.

**Conclusion**

1. **THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

**Conclusion**

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to JAGDISH

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PATEL whose telephone number is (571) 272-6748. The examiner can normally be reached on 800AM-600PM M-Th.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Vincent Millin can be reached on (571)272-6747. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

  
Jagdish N. Patel

(Primary Examiner, AU 3624)

5/3/05